Below are several Frequently Asked Questions and Answers from the CVS Caremark web site regarding the Walgreens out-of-network impact on your prescription drug benefit.

Question: Is it true that I can no longer access Walgreens pharmacies to fill prescriptions?

Answer: When Walgreens' termination from the retail pharmacy network becomes effective on July 9, 2010, Walgreens will be considered out-of-network. Walgreens recently informed CVS Caremark that it will no longer participate in the retail pharmacy network. CVS Caremark was left with no choice but to end Walgreens' contract. This means plan members will no longer be able to use their prescription benefit at Walgreens retail pharmacies once the termination becomes effective. After termination, if you choose to fill prescriptions at Walgreens, you will be required to pay the full price charged by Walgreens, rather than your usual copay amount under your benefit plan.

Question: Why is this happening?

Answer: Walgreens has not lived up to its contract terms as a retail pharmacy provider and was making demands that would have potentially increased costs for you or your plan provider.

Question: Do I now have to pay more for prescriptions filled at retail pharmacies?

Answer: No. As long as you fill your prescription at a CVS Caremark in-network pharmacy, your regular copay will not change. However, if you choose to go to Walgreens after the termination becomes effective, normal out-of-network charges will apply.

Question: Am I now required to use a CVS pharmacy when I need to fill a prescription at retail?

Answer: No. There has been no change in your plan design. You may fill prescriptions at any of the approximately 57,000 locations in our national retail pharmacy network (which will *exclude Walgreens when the termination becomes effective*). If you'd like to locate other nearby network pharmacies on your own, log on to www.caremark.com and use the "Find a Local Pharmacy" feature.

Question: What if I have refills at Walgreens? What are my options?

Answer: You may continue to take full advantage of your prescription benefit by using other pharmacies that participate in your plan. If you have an existing prescription at Walgreens with refills remaining, in most cases you can easily have your new pharmacy transfer the prescription for you. Please be sure to allow enough time for the pharmacy to call the physician if needed.

Question: Am I now required to use mail service to fill my prescriptions?

Answer: No, you do not have to use mail service unless your plan requires it. If your benefit plan includes a mail service option, you can use it to fill prescriptions for long-term medications. If you would like help to transfer prescriptions to the CVS Caremark Mail Service Pharmacy, Customer Care will be happy to assist.

Question: Did my copay change?

Answer: No, the only change is that Walgreens is not participating in your retail network. The medications that are covered and the copay amounts are not changing for pharmacies participating in your network.

Question: If I fill a prescription at Walgreens will I be charged more?

Answer: After termination from the retail pharmacy network, Walgreens will no longer be part of your pharmacy benefit plan's retail network. Normal out-of-network charges will apply.

We recognize the importance of providing you with uninterrupted access to your benefit and prescriptions. The CVS Caremark national retail pharmacy network includes more than 57,000 locations without Walgreens. CVS Caremark remains committed to meeting your needs and will continue to provide the service, quality and convenience you have come to expect.